

Certificate Number: 15317-PAW-DE-036579599

Bankruptcy Case Number: 22-20887



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on May 29, 2022, at 11:24 o'clock AM PDT, Ronald C Terhorst completed a course on personal financial management given by internet by Access Counseling, Inc., a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Western District of Pennsylvania.

Date: May 29, 2022 By: /s/Khaira Sakaluran

Name: Khaira Sakaluran

Title: Credit Counselor